

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-11502-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fiona Graham
aka Fiona M Graham
82 New York Avenue
Dumont, NJ 07628

Social Security No.:
xxx-xx-0703

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 2/19/18 and a confirmation hearing on such Plan has been scheduled for 3/14/18 @ 9:00 a.m..

The debtor filed a Modified Plan on 5/11/18 and a confirmation hearing on the Modified Plan is scheduled for 6/13/18 @ 9:00 a.m.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 15, 2018
JAN: smz

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Fiona Graham
 Debtor

Case No. 18-11502-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 2
 Total Noticed: 48

Date Rcvd: May 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2018.

db +Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
 517296522 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019)
 517296527 +Bank of America (FDIC), Corporate Office, 100 North Tryon Street, Charlotte, NC 28202-4031
 517438873 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517296528 Best Buy Corporate Headquarters, 7601 Penn Avenue S (at 7th Street), Richfield, MN 55423
 517296529 +Capital One, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 517296530 +Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
 517296531 +Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407
 517296532 Capital One Bank USA, P.O. Box 71083, Charlotte, NC 28272-1083
 517296533 +Capital One Bank USA NA, Att: General Correspondence, Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
 517296534 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296537 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
 517296538 +Citibank South Dakota, N.A. (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0493
 517296539 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 517296541 +Citibank/Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 517296540 +Citibank/Sears, Citicorp Credit Services, Att: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
 517296545 +Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517296542 +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
 517296548 +Costco Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190
 517296550 +Costco Go Anywhere Citicard, P.O. Box 6190, Sioux Falls, SD 57117-6190
 517296549 +Costco Go Anywhere Citicard, Citicorp Credit Card Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
 517296551 +Costco Headquarters, 999 Lake Drive, Issaquah, WA 98027-5367
 517296552 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
 517296555 +Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
 517296556 Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309
 517296557 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 517296559 +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410
 517296558 +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, NJ 07628-2410
 517296561 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 517296562 +Macy's Corporate Office & Headquarters, 7 West 7th Street, Cincinnati, OH 45202-2424
 517296563 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 517296566 +Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 517296565 +Sears, P.O. Box 78051, Phoenix, AZ 85062-8051
 517296567 +Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001
 517296568 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000
 517296569 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2018 23:23:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2018 23:23:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517344527 E-mail/Text: ally@ebn.phinsolutions.com May 15 2018 23:22:35 Ally Capital, PO Box 130424, Roseville MN 55113-0004
 517296518 +E-mail/Text: ally@ebn.phinsolutions.com May 15 2018 23:22:35 Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
 517296519 +E-mail/Text: ally@ebn.phinsolutions.com May 15 2018 23:22:35 Ally Financial, Att: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
 517296554 E-mail/Text: mrdiscen@discover.com May 15 2018 23:22:39 Discover Financial, P.O. Box 15316, Wilmington, DE 19850
 517313689 E-mail/Text: mrdiscen@discover.com May 15 2018 23:22:39 Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
 517296553 +E-mail/Text: mrdiscen@discover.com May 15 2018 23:22:39 Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
 517433302 E-mail/PDF: resurgentbknotifications@resurgent.com May 15 2018 23:31:20 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517296564 +E-mail/Text: bankruptcyteam@quickenloans.com May 15 2018 23:23:51 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
 517341617 +E-mail/Text: bankruptcyteam@quickenloans.com May 15 2018 23:23:51 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
 517407821 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 15 2018 23:37:39 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 12

District/off: 0312-2

User: admin
Form ID: 186

Page 2 of 2
Total Noticed: 48

Date Rcvd: May 15, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517296523* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296524* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296525* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296526* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
517296521* +Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296535* +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296536* +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296543* +Citicards CBN, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296544* +Citicards CBN, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
517296546* +Citicards CBN, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296547* +Citicards CBN, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296560* +John and Patricia Graham, 82 New York Avenue, Apartment No. 1, Dumont, NJ 07628-2410
517296520 ##+Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
TOTALS: 0, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 15, 2018 at the address(es) listed below:

Marie-Ann Greenberg magecf@magrtrustee.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor Fiona Graham njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com

TOTAL: 4